

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nevada

In re Michael A. Vespi

Debtor

Case No. 09-31690Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	450,000.00		
B - Personal Property	Yes	3	12,123.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		815,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		64,459.86	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		2,259,140.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			9,685.00
Total Number of Sheets of ALL Schedules		20			
Total Assets			462,123.00		
Total Liabilities				3,138,599.86	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of Nevada

In re Michael A. Vespi

Debtor

Case No. 09-31690Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
11130 Scotsraig Court Las Vegas, NV 89141	Fee simple	-	450,000.00	758,000.00

Sub-Total > **450,000.00** (Total of this page)

Total > **450,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	175.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First Security Bank (checking #5090)	-	403.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Normal furnishings	-	5,485.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		prints, statues (see attached appraisal)	-	930.00
		Sports memorabilia (see appraisal)	-	1,830.00
6. Wearing apparel.		Normal apparel	-	1,200.00
7. Furs and jewelry.		3 watches (see appraisal)	-	850.00
		chain, cross (see attached appraisal)	-	335.00
8. Firearms and sports, photographic, and other hobby equipment.		Gun	-	500.00
		golf clubs	-	415.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		New York Life (term life policy)	-	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **12,123.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	See SOFA # 18; all entities closed and have no value		-	0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Mercedes - BGL450	-	0.00
		2008 Mercedes SL550R (surrendered)	-	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Domestic pet	-	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
 (Total of this page)
 Total > **12,123.00**

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached
 to the Schedule of Personal Property

ATTACHMENT "A"

BEN HOGAN GOLF CLUBS.....	100.00
CALLAWAY GOLF CLUBS	150.00
ASSORTED GOLF CLUBS	100.00
FRAMED SET OF GOLF CLUBS	65.00
(2) 28"X34" JERRY BLANK GICLEE LIMITED EDITION PRINTS	700.00
BACCARRAT STATUE 7"	90.00
LLADRO GOLF STATUES 7"	80.00
BAR B QUE GRILL.....	100.00
PATIO FURNITURE	125.00
KITCHEN MISCELLANEOUS.....	100.00
8PC BISTRO STYLE DINETTE SET	165.00
SECTIONAL SOFA.....	550.00
WALL UNIT BOOKCASES	200.00
SAMSUNG TV	500.00
TV STAND.....	40.00
BOSE SURROUND SOUND SYSTEM.....	150.00
FLOOR LAMP.....	50.00
ASSORTED DECORATOR ITEMS.....	200.00
WASHER & DRYER.....	300.00
PR LAMPS.....	25.00
5PC BEDROOM SET	950.00
BENCH.....	40.00
(3) FRAMED PRINTS	60.00
SAMSUNG TV	250.00
3PC LEATHER SOFA SET	250.00
RECLINER.....	80.00
4PC BEDROOM SET	225.00
MITSUBISHI TV	100.00
25" TV.....	20.00
STERLING CHAIN	35.00
14K CROSS W/ DAIMONDS	300.00
GIANTTO MAN'S WATCH.....	350.00
PHILIP STEIN MAN'S WATCH.....	400.00
SEIKO MAN'S WATCH	100.00
SECTIONAL SOFA.....	300.00
PANASONIC TV.....	400.00
DESK W/ RETURN.....	175.00
SECRETARY CHAIR.....	20.00
EXECUTIVE CHAIR.....	50.00
COMPUTER.....	120.00
SIGNED NICKOLAS MEMORABILIA.....	125.00
SIGNED FAULK JERSEY	140.00
SIGNED MARCUS ALLEN JERSEY	140.00
SIGNED JASON GIAMGI JERSEY	140.00
SIGNED MARINO JERSEY	225.00
SIGNED MARINO HELMET	175.00
(3) SIGNED BOXING GLOVES.....	150.00
ROGER FEDERER HEADBAND.....	50.00
DON SHULA SIGNED FOOTBALL.....	75.00
(3) SIGNED BASEBALLS.....	90.00
SIGNED TONY QUINN BAT.....	150.00
SIGNED BRADSHAW FOOTBALL.....	150.00

ATTACHMENT "A" CONTINUED

RON HARPER SIGNED BASKETBALL.....	100.00
(8) SIGNED GOLF BALLS.....	120.00
TOTAL	\$9,745.00

B6C (Official Form 6C) (12/07)

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash	Nev. Rev. Stat. § 21.090(1)(z)	0.00	175.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
First Security Bank (checking #5090)	Nev. Rev. Stat. § 21.090(1)(g)	302.00	403.00
	Nev. Rev. Stat. § 21.090(1)(z)	0.00	
<u>Household Goods and Furnishings</u>			
Normal furnishings	Nev. Rev. Stat. § 21.090(1)(b)	5,485.00	5,485.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
prints, statues (see attached appraisal)	Nev. Rev. Stat. § 21.090(1)(a)	930.00	930.00
Sports memorabilia (see appraisal)	Nev. Rev. Stat. § 21.090(1)(z)	1,000.00	1,830.00
<u>Wearing Apparel</u>			
Normal apparel	Nev. Rev. Stat. § 21.090(1)(b)	1,200.00	1,200.00
<u>Furs and Jewelry</u>			
3 watches (see appraisal)	Nev. Rev. Stat. § 21.090(1)(a)	850.00	850.00
chain, cross (see attached appraisal)	Nev. Rev. Stat. § 21.090(1)(a)	335.00	335.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Gun	Nev. Rev. Stat. § 21.090(1)(i)	500.00	500.00

Total:	10,602.00	11,708.00
--------	-----------	-----------

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.							
Creditor #: 1 Mercedes Benz of Bakersfield 5600 Gasoline alley Drive Bakersfield, CA 93313		Vehicle Lien 2007 Mercedes - BGL450					
		Value \$ 0.00				57,000.00	57,000.00
Account No. xxxxxxxxx3551		Opened 2/12/07 Last Active 8/12/09					
Creditor #: 2 Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165		First Mortgage 11130 Scotsraig Court Las Vegas, NV 89141					
		Value \$ 450,000.00				758,000.00	308,000.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						815,000.00	365,000.00
Total (Report on Summary of Schedules)						815,000.00	365,000.00

0 continuation sheets attached

B6E (Official Form 6E) (12/07)

In re Michael A. VespiCase No. 09-31690Debtor**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Domestic Support Obligations**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
Creditor #: 1									
Priscilla Vespi									
									0.00
								15,000.00	15,000.00
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								15,000.00	15,000.00

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				2006					
Creditor #: 2				Income Taxes - Form 1040					6,459.86
Internal Revenue Service									
Attn: Bankruptcy Department									
Stop 5028									
110 City Parkway									
Las Vegas, NV 89101								49,459.86	43,000.00
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									6,459.86
(Total of this page)								49,459.86	43,000.00
Total									6,459.86
(Report on Summary of Schedules)								64,459.86	58,000.00

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. Creditor #: 1 A-1 Mechanical Unknown	-		Construction Defect case with Town Consulting LLC	X	X	X	27,000.00
Account No. xxxxxx0127 Creditor #: 2 Aargon Agency Inc 3025 W Sahara Ave Las Vegas, NV 89102	-		Opened 5/08/09 Collection Anthem Country Club				3,569.00
Account No. xxxx25N2 Creditor #: 3 Acctcorp Of Southern N 4955 S Durango Dr Ste 17 Las Vegas, NV 89113	-		Opened 6/24/08 Last Active 5/01/08 Collection Karen H Ross Esq. Legal bills for Razio Pizza LLC			X	9,943.00
Account No. xxxx25N1 Creditor #: 4 Acctcorp Of Southern N 4955 S Durango Dr Ste 17 Las Vegas, NV 89113	-		Opened 6/24/08 Last Active 5/01/08 Collection Karen H Ross Esq. Legal bills for Town Development LLC			X	5,902.00
Subtotal (Total of this page)							46,414.00

6 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx25N3 Creditor #: 5 Acctcorp Of Southern N 4955 S Durango Dr Ste 17 Las Vegas, NV 89113	-	Opened 6/24/08 Last Active 4/01/08 Collection Karen H Ross Esq. Legal Bills			X	1,314.00
Account No. xxxxxxxxxxxx3953 Creditor #: 6 Amex Po Box 297871 Fort Lauderdale, FL 33329	-	Opened 1/22/03 Last Active 12/01/08 ChargeAccount				4,460.00
Account No. American Express Box 0001 Los Angeles, CA 90096-0001		Representing: Amex				Notice Only
Account No. Creditor #: 7 Bank of the West 701 N. Valle verde Henderson, NV 89014	-	Line of Credit				129,515.00
Account No. Creditor #: 8 Capital & Guaranty P.O. Box 132 Avon, CT 06001	X -	Personal Guarantee				19,059.00
Sheet no. 1 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						154,348.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-1992 Creditor #: 9 Card Service Center P.O. Box 6077 Sioux Falls, SD 57117-6077	-	revolving Credit card purchases				5,583.00
Account No. Card Service Center P.O. Box 569120 Dallas, TX 75356		Representing: Card Service Center				Notice Only
Account No. xxxxxxx0009 Creditor #: 10 Centennial Bank 18837 Brookhurst St Ste Fountain Valley, CA 92708	-	Opened 11/30/07 Last Active 12/08/08 Personal Guarantee				Unknown
Account No. xxxxxxxx2385 Creditor #: 11 Chase Po Box 15298 Wilmington, DE 19850	-	Opened 3/11/08 Last Active 3/01/09 ChargeAccount				5,984.00
Account No. xxxxxxxx5698 Creditor #: 12 Chase 201 N Walnut Street Mailstop De1-1027 Wilmington, DE 19801	-	Opened 8/01/95 Last Active 4/01/09 AttorneyFees				5,051.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						16,618.00

B6F (Official Form 6F) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx4063 Creditor #: 13 Dcfs Usa Llc 36455 Corporate Dr Farmington Hills, MI 48331		-	Opened 8/31/06 Last Active 8/03/09 Automobile			X	3,706.00
Account No. xxxxxx1800 Creditor #: 14 First Security Bank 1725 N. Rainbow Blvd #150 Las Vegas, NV 89108	X	-	Personal Guarantee				118,000.00
Account No. xxxx0803 Creditor #: 15 Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101		-	Opened 2/12/07 Last Active 6/30/09 11130 Scotsraig Court Las Vegas, NV 89141				96,307.00
Account No. Creditor #: 16 Hall Paint & Drywall 1700 Afton Drive Las Vegas, NV 89117		-	construction defect case	X	X	X	340,027.00
Account No. Pine Plaza LLC 7490 W. Sahara Las Vegas, NV 89117			Representing: Hall Paint & Drywall				Notice Only
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							558,040.00

B6F (Official Form 6F) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx4088 Creditor #: 17 Homeq Servicing Po Box 13716 Sacramento, CA 95853	X -	Opened 11/28/06 Last Active 12/30/08 mortgage deficiency				1,142,121.00
Account No. xxxx5580 Creditor #: 18 Leasecomm 950 Winter St Waltham, MA 02451	-	Opened 12/21/92 personal guarantee for office equipment			X	Unknown
Account No. Creditor #: 19 Longford Plaza IV, LLC 3013 E. Warm Springs Las Vegas, NV 89120	X -	Personal Guarantee on office lease				Unknown
Account No. Creditor #: 20 Mandalay Bay 3970 Las Vegas Blvd. South Las Vegas, NV 89119	-	Casino Markers				85,087.00
Account No. Creditor #: 21 Mercedes Benz of Bakersfield 5600 Gasoline alley Drive Bakersfield, CA 93313	-	2008 Mercedes SL550R (surrendered)				Unknown
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,227,208.00

B6F (Official Form 6F) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9311 Creditor #: 22 National Business Fact 969 Mica Dr Carson City, NV 89705	-	Opened 12/31/08 Casino Markers				5,378.00
Account No. Creditor #: 23 Red Rock Casino 11011 W. Charleston Las Vegas, NV 89135	-	Casino Markers				70,000.00
Account No. Creditor #: 24 Richland Holding unknown	-		X	X	X	12,000.00
Account No. xxxxxx5802 Creditor #: 25 Swift/M&I 4409 Silverside Road Wilmington, DE 19809	-	Opened 6/25/07 Last Active 1/01/09 ChargeAccount				13,271.00
Account No. Swift Financial P.O. Box 9528 Wilmington, DE 19809		Representing: Swift/M&I				Notice Only
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 100,649.00

B6F (Official Form 6F) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Creditor #: 26 Thunder Valley Casino 1200 Anthens Avenue Lincoln, CA 95648	-	Casino Markers				56,552.00
Account No. xxxxxxxxxxx0001 Creditor #: 27 Verizon Wireless 15900 Se Eastgate Way Bellevue, WA 98008	-	Opened 4/22/97 Last Active 10/01/08 ChargeAccount				653.00
Account No. Creditor #: 28 Victor Morris c/o Capriatti's 5130 Ft Apache #215-411 Las Vegas, NV 89148	X -	Attorneys' fees				98,658.00
Account No.						
Account No.						

Sheet no. 6 of 6 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

155,863.00

Total
(Report on Summary of Schedules)

2,259,140.00

B6G (Official Form 6G) (12/07)

In re Michael A. VespiCase No. 09-31690Debtor**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Mercedes Benz of Bakersfield
5600 Gasoline alley Drive
Bakersfield, CA 93313

Acct#
Vehicle Lien
2008 Mercedes SL550R (surrendered)

B6H (Official Form 6H) (12/07)

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Priscilla Vespi	Capital & Guaranty P.O. Box 132 Avon, CT 06001
Priscilla Vespi	Homeq Servicing Po Box 13716 Sacramento, CA 95853
Town Consulting LLC	Capital & Guaranty P.O. Box 132 Avon, CT 06001
Town Consulting LLC	First Security Bank 1725 N. Rainbow Blvd #150 Las Vegas, NV 89108
Town Consulting LLC	Victor Morris c/o Capriatti's 5130 Ft Apache #215-411 Las Vegas, NV 89148
Town Office Suites	Longford Plaza IV, LLC 3013 E. Warm Springs Las Vegas, NV 89120

Debtor(s)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Michael A. Vespi

Debtor(s)

Case No. 09-31690**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,500.00</u>
a. Are real estate taxes included? Yes <u> </u> No <u>X</u>		
b. Is property insurance included? Yes <u> </u> No <u>X</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>350.00</u>
b. Water and sewer	\$	<u>50.00</u>
c. Telephone	\$	<u>100.00</u>
d. Other <u>Cable</u>	\$	<u>140.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>200.00</u>
4. Food	\$	<u>500.00</u>
5. Clothing	\$	<u>300.00</u>
6. Laundry and dry cleaning	\$	<u>80.00</u>
7. Medical and dental expenses	\$	<u>50.00</u>
8. Transportation (not including car payments)	\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>500.00</u>
10. Charitable contributions	\$	<u>40.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>105.00</u>
b. Life	\$	<u>100.00</u>
c. Health	\$	<u>155.00</u>
d. Auto	\$	<u>150.00</u>
e. Other <u> </u>	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>income taxes</u>	\$	<u>450.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u> </u>	\$	<u>0.00</u>
c. Other <u> </u>	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>2,300.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>815.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Education expenses for minor children</u>	\$	<u>600.00</u>
Other <u> </u>	\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 9,685.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>0.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>9,685.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-9,685.00</u>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Nevada**

In re Michael A. Vespi

Debtor(s)

Case No. 09-31690

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date

12/17/09

Signature


Michael A. Vespi
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.